



ҚАЗАҚСТАН РЕСПУБЛИКАСЫ  
БІЛІМ ЖӘНЕ ҒЫЛЫМ МИНИСТРЛІГІ  
МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ  
РЕСПУБЛИКИ КАЗАХСТАН  
MINISTRY OF EDUCATION AND SCIENCE  
OF THE REPUBLIC OF KAZAKHSTAN



Л.Н. ГУМИЛЕВ АТЫНДАҒЫ  
ЕУРАЗИЯ ҰЛТТЫҚ УНИВЕРСИТЕТІ  
ЕВРАЗИЙСКИЙ НАЦИОНАЛЬНЫЙ  
УНИВЕРСИТЕТ ИМ. Л.Н. ГУМИЛЕВА  
GUMILYOV EURASIAN  
NATIONAL UNIVERSITY



Студенттер мен жас ғалымдардың  
«Ғылым және білім - 2015»  
атты X Халықаралық ғылыми конференциясының  
БАЯНДАМАЛАР ЖИНАҒЫ



СБОРНИК МАТЕРИАЛОВ  
X Международной научной конференции  
студентов и молодых ученых  
«Наука и образование - 2015»

PROCEEDINGS  
of the X International Scientific Conference  
for students and young scholars  
«Science and education - 2015»

**УДК 001:37.0**  
**ББК72+74.04**  
**Ғ 96**

Ғ96

«Ғылым және білім – 2015» атты студенттер мен жас ғалымдардың X Халық. ғыл. конф. = X Межд. науч. конф. студентов и молодых ученых «Наука и образование - 2015» = The X International Scientific Conference for students and young scholars «Science and education - 2015». – Астана: <http://www.eni.kz/ru/nauka/nauka-i-obrazovanie-2015/>, 2015. – 7419 стр. қазақша, орысша, ағылшынша.

ISBN 978-9965-31-695-1

Жинаққа студенттердің, магистранттардың, докторанттардың және жас ғалымдардың жаратылыстану-техникалық және гуманитарлық ғылымдардың өзекті мәселелері бойынша баяндамалары енгізілген.

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УДК 001:37.0  
ББК 72+74.04

ISBN 978-9965-31-695-1

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ұлттық университеті, 2015

2008 года № 70-IV.

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УДК [365.2:314.382]:32(100:574)

## HOUSING POLICY: FERTILITY AND HOUSING CONSTRUCTION RATES

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One of the most interesting and important debates in social policy centres on the causal relationship between fertility and housing construction rates. It is discussed not only among experts in social policy, but among demographers, policy-makers, ordinary citizens and in the global community as a whole. It strengthens the importance of homeownership. Becoming a homeowner, as opposed to a renter, is an ineffable happiness. Since buying a house ‘costs the Earth’ that simply not every person can afford it. But if one becomes an owner of a dwelling, he or she does not only pile up investment and income, but also achieves higher quality of living which will let one have more opportunities.

In a range of countries, the conditions of owning households are averagely better than of rental habitations [1]. In fact, owned houses are more likely to seem suitable to families than rented homes, because of scale, arrangement and whereabouts [2]. Privately-owned houses are mostly bigger in size as well as often for the single-family model [3]. In addition, they are often located in beautiful, secure and friendly for children neighbourhoods. The advantages of homeownership are, therefore, of greater importance for big families rather than for singles or those couples who are not tend to have children. Moreover, collated with singles and couples who do not have children, families with a lot of members show a lower probability of changing a habitation: they are more constant in their job places and housing qualities. Thus, their probability of facing problems related to the transaction costs in moving households is also lower. The disadvantage of making a long-lasting commercial obligation to homeownership is therefore less harsh for families as well as couples, especially those who retain their commercial and family situation constant and safe enough[4,5].

Our housing are profoundly interlaced with our daily life and welfare. It does not mean just sitting under shelter. Housing, and the home, gives opportunities to interact with family members, relatives, friends and neighbours and it is also a place for rest and relaxation. Qualitative, secure and corresponding housing is crucially important in our life. It is of a big significance in encouraging, or undermining, not only our health and security but also, our ideal well-being. Housing also internally affects our sense of self-respect and our received control over ourselves and possesses an ability to have a direct impact on a set of other results in education, job as well as attendance in social life. So, housing is a core factor in everyday life that has a crucial role in making people see themselves and places they live in the surrounding world. The housing and home make up an emotional

warehouse where personality is stated; a place and shelter of one's privacy; an asylum from external tensions and the prism through which it is possible to see and realize the world. Housing and our homes promote to our feelings about place and belonging and create a concept about social identity and pride. Furthermore, places where we and our neighbours live form a system for achieving, and investing in, our private safety as well as future; for enrolling in society; and making favour in chances and encourage networks around us [6]. Therefore, owning a house is being at ease and carrying on planning other future attainments, since homeownership is one reached peak which makes a present of security, satisfaction and happiness.

A house is overwhelmingly considered as a sacred family place in Kazakhstan. Kazakhs call their family house 'kara shanyrak (қара шаңырақ)', which is derived from the name of yurt's roof. This name implies that people cherish the connection with their ancestors and relatives, as they were all raised under one roof – kara shanyrak. In Russian a family house called 'ochag (очар)', which means 'a family', 'cosiness', 'quietness' and 'a starting point (a place of concentration)'. It is a cosy and quiet place where family starts and traditions are kept. The importance of housing, its affordability and adequacy are considered in the official documents: President's annual messages to people of Kazakhstan, public housing programmes and official reports. As was defined in the President's article published in 2012, a house, a flat is a priority issue for every Kazakhstani citizens. It is a firm fundamental basis for private life and healthy climate in a family. It is impossible to attain prosperity and good results at work without decent housing [7]. Thus, homeownership is a priority that every family strives to get. It is evidenced by the official statistics of Kazakhstan. Almost the entire housing stock of Kazakhstan, i.e. 98 per cent – 329.1 million m<sup>2</sup>, is owner-occupied dwellings. And a mere 2 per cent, i.e. 7.0 million m<sup>2</sup> of the stock is owned by the state [8]. The number of families willing to improve their housing conditions is steadily increasing year by year.

This paper is set to investigate the extent to which there is an association between the level of fertility and housing conditions in Kazakhstan. The connection between housing and childbearing is discussed, both at the level of individuals and households (micro-level), and at the level of states. We cannot make an affirmation about the causal relationships based on the associations. There could be causal relations from birth rates to homeownership, and vice versa, some other reasons may be factors of causing both of them, or both birth and housing rates could be the results of one compound operation (at the micro-level) or one portion of complex mechanism where housing and fertility are bound in such a way that untwisting causes and impacts is not possible. This research is not tend to make strict demands to causation, but considers possible causal relationships which are realised to be suitable [9]. Thus, the aim of this project is to explore whether there is any association between housing tenure and fertility in Kazakhstan. Kazakhstan shows relatively unexplored area for empirical research on this relationship. Therefore, if there is any relation, we want to highlight the impact of housing on fertility rate in order to find out whether it is positive or negative. In order to get to the point, the existing research in other countries on this problem will be discussed. Furthermore, the research will be based on the case study of other countries and Kazakhstan. The official state statistics of annual housing and fertility rates will also be scrutinized to get the answer for our research question.

Fertility identifies an amount of born children. A fertility rate is an important changing factor of the number of population. Thus it has a crucial importance for states. Fertility rate is mostly connected to the levels of age, education, or types of religion, region and nativity. For instance, Torrey and Eberstadt in their work 'The Northern America Fertility Divide' look at the fall in fertility rate through the lenses of three hypotheses. There are disputable explanations in the fertility discussions. The 'Family Economics' hypothesis considers the changing women's timetable due to their enrollment in labour force [10]. It offers the opportunity cost of childbearing goes up forward with women's education and earnings. According to the theory, fertility rates have trend to diminish as women get more educated and employable, at least up to the point at which women's earnings contain more than their husbands'. Moreover, it assumes, further enlargements in women's economic possibility would give positive influence on fertility.

However, Turchi says: “One aspect of the family’s economic situation that might affect fertility is homeownership” [11]. There is no doubt that homeownership would lead to an increase in fertility rates. Since the number of children reflects the whole conditions in both welfare regime and owning a house. It is very reasonable to assume that homeownership follows childbearing; because it is possible that couples buy their homes at the first years of marriage or postpone having children before they feel secure about housing conditions.

Having compared results of different countries, it has been evidenced that the relationship between homeownership and fertility may be either positive or negative [13]. The positive relationship identifies that fertility rates are high while housing conditions are also good. And the negative one shows that housing conditions give a small or almost no impact on fertility rates. We will consider the states such as Canada and Sweden for positive results, as well as Taiwan and the USA for negative impacts.

The research about fertility in Canada referred to specific characteristics such as tenure, education, religion, nativity and etc. Data for the research was obtained from Canadian Fertility Survey (CFS) conducted in April- June, 1984, done to the selected respondents, women in the ages of 18-49 years. The findings take measures by completing the dependent variables with family size and parity. In general, the research achieves the following results: homeowners, Canadian- born, Catholic, younger at marriage, less educated, frequent attendees of church services and with lower incomes(less than \$3000) were more likely to possess high fertility figures. According to the data of the CFS, it is clear that homeowners are more likely to have a bigger family size than renters. Thus, this study examines the importance of housing tenure on completed fertility among Canadian women (Table1) [12].

**Table1. Mean Number of Children Born Alive to Currently Married/Cohabiting Women: Canada [12].**

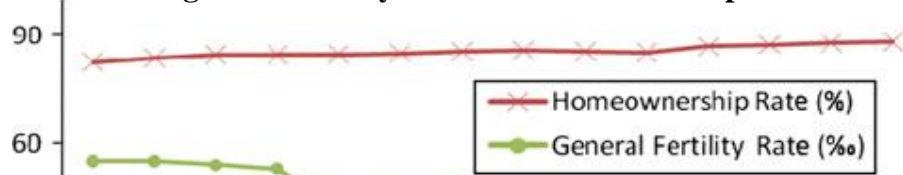
Housing Tenure	Children Ever-born (Mean)
Owners	2.15
Renters	1.19

The research in Sweden was based on an influence of a housing extent considering house’s type, tenure and number of rooms on first birth rates in 1972-2005. It took data from the Swedish Housing and Life Course Cohort Study (HOLK). The author states that Sweden is one of the countries which encourage both men and women combine work and family life and provide a comparatively extensive safety system in social insurance, childcare and housing. The research obtains a quite discursive period of time which contains different circumstances such as housing deficits in some years as well as respectively differing results in relations and changes in fertility and housing. Then using various methods like empirical analyses and dependent and independent variables the survey reaches exact results. It deduces that housing conditions affect first birth rates. Thus the research in Sweden also indicates a positive impact of housing on fertility: housing might be a constraint to fertility rates [14].

As it was above mentioned, there are some exceptional states with negative relations between housing and childbearing. For example, in Taiwan, the research considers whether homeownership promotes or delays family forming behaviour. It constructed the regional- based panel data in 23 counties and cities from 1994- 2007. As a result, despite the previous findings of Mulder in 2006 [15], Assistant Professor at the Department of Public Finance in National Chengchi in Taipei Kuang -Ta Lo proves that the impact is negative (Figure1). His research is based on data description and empirical model. The general fertility rate is taken as a dependent variable in the study. Moreover, a big amount of independent variables are used in order to find what kind of factors influence on childbearing in Taiwan. They are private homeownership rate, household income, unemployment rate, infant mortality rate, women education, the lunar dragon/tiger year. Having compared all the statistics, he points out various impacts of the indicators on fertility. According to his survey results of 23 counties and cities in Taiwan, the main point is that the places with high homeownership tend to have lower birthrates. He explains the reason is that spending a large resource on purchasing a

house postpones the fertility behaviour in the short-run [16]. Therefore, homeownership rate is negatively related to the childbearing rate in Taiwan.

**Figure1. Trends of general fertility rate and homeownership rate in Taiwan[ 16].**



The US Census data over the period 1940-2000 also indicates the existence of a negative cross-sectional correlation between the price of living space and birth rate. The research illustrates fertility rates, summary statistics, evidence on timing such as age at first marriage and first birth, fertility regressions and differences between years as well as changes in household prices. Undoubtedly, the taken period is quite protracted, and it is obvious to have fluctuated results in general. The research shows that fertility is positively related to ages of couples. However, each 1% increase in rent is estimated to reduce childbearing by 0.16 children per household. Thus, the price of living place has had weak effects on fertility decision of households [17]. The surveys state that relations differ in various countries.

If we compare the past and the present regarding childbearing in Kazakhstan, we will get too different results. It undoubtedly has many reasons. Firstly, the price of living has gone up, especially housing. According to the official state statistics, the number of born children in Kazakhstan rated 353 174 at the first year of independence, and it started to show a downward trend till 1999, when it had the bottom of all the figures – 217 578. The following numbers show a small fluctuation between 1999 and 2003. Afterwards it starts to go up quite rapidly from 247 946 in 2003, and reach again high numbers - more 300 000. It carries on increasing till the end. The peak value of all the years is 2014 with 401 066. Furthermore, in the case of the households, in 1991 housing built shows 6.130 mln m<sup>2</sup>. Then the figures illustrate a quite rapid tendency to diminish till 1999, when it also gets the bottom value – 1.10 mln m<sup>2</sup>. The decrease to the rate around 1 mln m<sup>2</sup> begins in 1995 (1.663). Then there is a tendency to climb starting from 2000 (1.218), progressing with achieving 6.245 in 2006 as well as to the result of the last year. The 2014 data show the peak of the number of housing built (7.516) (Table3).

**Table 3. Fertility and housing construction rates in Kazakhstan, 1991-2014 [18].**

Years	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
<b>Born children</b>	353 174	376 482	156 624	056 224	76 125	53 175	32 356	22 380	17 578	22 54	21 87	27 71
<b>Housing built in mln m<sup>2</sup></b>	6.130	1.046	0.856	0.322	1.663	1.407	1.344	1.132	1.105	1.218	1.506	1.552

Years	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
<b>Born children</b>	479 46	73 28	78 77	01 56	21 63	56 75	56 78	67 42	72 01	81 05	87 27	01 66
<b>Housing built in mln m<sup>2</sup></b>	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4



ing built in mln	.111	.591	.992	.245	.679	.848	.403	.409	.531	.742	.844	.516
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Figure2. Numbers of born children in Kazakhstan in the period of 1991-2014[18].

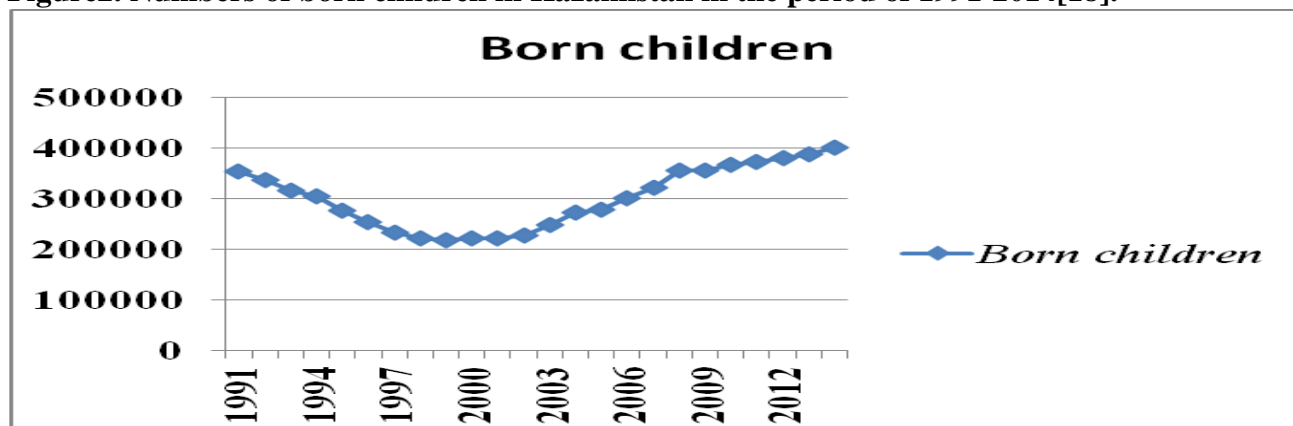
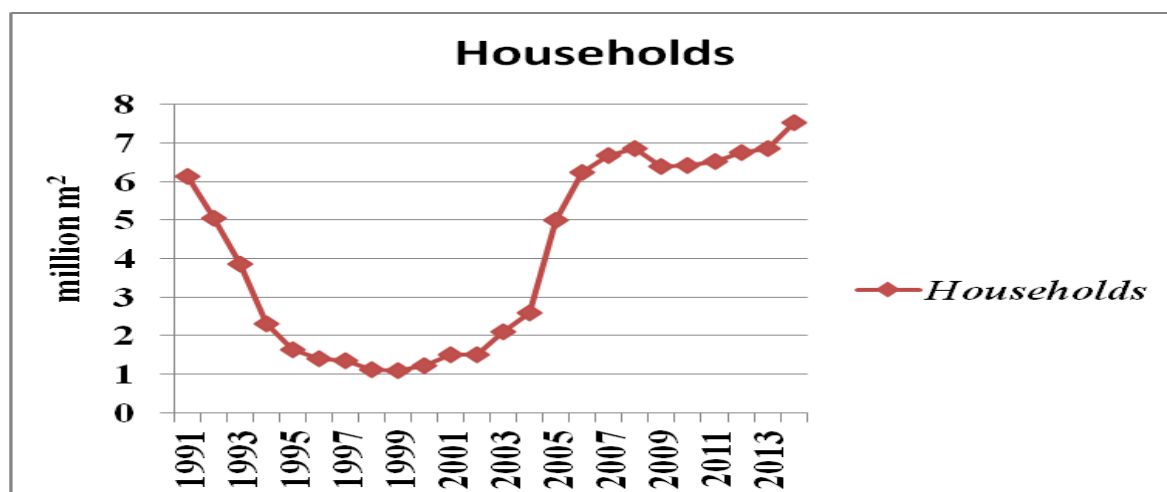


Figure3. Housing built in million m<sup>2</sup> in Kazakhstan in the period of 1991-2014[18].



Collating the changes in two different figures that indicate fertility and housing rates in **Figure2** and **Figure3**, we have found out that there is a significant interconnection between them. The both lines illustrate a decrease from 1991 to 1999. Both the fertility and house construction figures have the bottom in 1991. Afterwards both of them are likely to climb up till the end. And then they attain their highest numbers in 2014. Another noticeable occasion, each year's change in the numbers is the same for two indicators: if one goes down, another follows the same change; in the case of one's increase, another also shows an upward trend.

The findings show that homeownership and fertility rate are interconnected in Kazakhstan. Ordinary people, mainly young couples plan to bear children, after possessing good welfare properties, so they would be able to provide children and themselves with sufficient life conditions. Moreover, people paying mortgage debts also postpone their willingness of childbearing. Mortgages do not let people feel secure about housing conditions [16]. The same situation can be observed in Kazakhstan. There is a relatively positive relationship between housing and birth rates in Kazakhstan.

Only over 17 million people live in the vast area which is 2,724 thousand square km in Kazakhstan. It is crucially important for our country to attain high fertility rates with the aim of increasing the population. We totally agree that there are a lot of reasons that affect the birth rate. Nevertheless, housing deserves a bigger attention, according to our research. Hence, we think

policy-makers should give an important accent to providing the population with housing. Nowadays, many people claim about not having their own homes. It is plausible that buying a house is a big problem, as prices are too high. Thus, cozy, affordable, and new living places should be built and made accessible for ordinary people at reasonable prices. It would increase fertility rate in the country letting people feel more secure about future in good housing conditions.

The point of the whole research was to examine the relationship between housing and fertility rates during the period of 1991-2014. As it was above mentioned, there are some countries with negative relations. But Kazakhstan can be included to that bigger number of states with positive impacts. The more housing is built, the higher the fertility rate gets.

There is no doubt that there are a lot of reasons impacting the fertility rates. However, the results show that housing tenure is one more important factor to affect fertility behavior. As stated earlier, it is necessary to acknowledge that birth and housing rates could possess mutually causative influences on each other. Lack of homeownership leads to financial problems and postpones plans to bear children. On the contrary, homeownership lets people feel satisfied and build families, and allows couples to believe that they can eventually provide children with all their needs.

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УДК 323.1(574)

## **ОСНОВНЫЕ НАПРАВЛЕНИЯ РАЗВИТИЯ ПОЛИТИКИ МУЛЬТИКУЛЬТУРИЗМА КАЗАХСТАНА**

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Как известно, политика мультикультурализма Казахстана – лучшая в мире, она является примером для подражаний. Страна сумела избежать национальных неприяней и унижений наций в советское и постсоветское время. Опыт Казахстана смело могут позаимствовать ряд стран с проблемой по этому вопросу. Это единственная страна, из которой не бежал местный народ в период репрессий во всем мире после развала СССР. Даже несмотря на то, что некоторые всё-таки покинули страну, но спустя несколько лет, стали возвращаться. Во всем стала виновата положительная политика власти Казахстана в отношении разных национальностей.

В настоящее время в стране основной язык – это русский, ибо казахский не знают и 50 процентов его населения. Национальный язык стал внедряться медленно в умы людей через школы, где существенное место занимал до этого русский язык. И теперь уже 90 % учащихся в совершенстве владеют казахским. Программа по внедрению национального языка до 2020 года позволит увеличить этот процент до 95, в основном, за счет расширения бесплатных заведений по обучению родного языка. К тому же, страна не забывает уделять внимание и другим народностям, развивая еще 140 их видов.

Все этносы, которые населяют эту страну, принадлежат Ассамблеи народов Казахстана. Её главная задача - осуществление национального развития политики. Ассамблея поддерживает выпуск газет, книг и журналов на пятнадцати языках, а также теле-радио-передач. Каждый год празднуются ряд национальных праздников: единства, сабантуй, масленица.

В первые годы независимости республики в стране происходили весьма сложные процессы, связанные с духовной жизнью общества, его социальным самочувствием, возрождением национального самосознания. И именно тогда, в начале 90-х годов прошлого века, переосмыслив многое заново в нашей истории, во имя сохранения главного нашего достояния — дружбы народов — на 1-м форуме народов Казахстана в 1992 г. Президентом Республики Казахстан Н.А.Назарбаевым была высказана идея о необходимости перевода этого форума на постоянную основу. А 1 марта 1995 г. на общественно-политической арене республики появился новый институт в области национальной политики — Ассамблея народов Казахстана. Казахстан стал первой страной среди стран-участниц СНГ, в которой был создан уникальный институт — Ассамблея народа Казахстана. Этот институт во многом способствовал становлению и утверждению казахстанской модели полиэтнического общества, деятельность которого направлена на укрепление межэтнического и межконфессионального согласия. Ассамблея народа Казахстана с момента своего образования играла большую роль в укреплении мира и согласия между народами, проживающими в Казахстане. Но в последние годы ее роль в обществе стала особенно заметной. В мае 2007 г. Парламент РК принял ряд конституционных поправок, существенно меняющих роль всей представительной ветви власти. Одно из важнейших нововведений